

Figure 2

001011 02010260

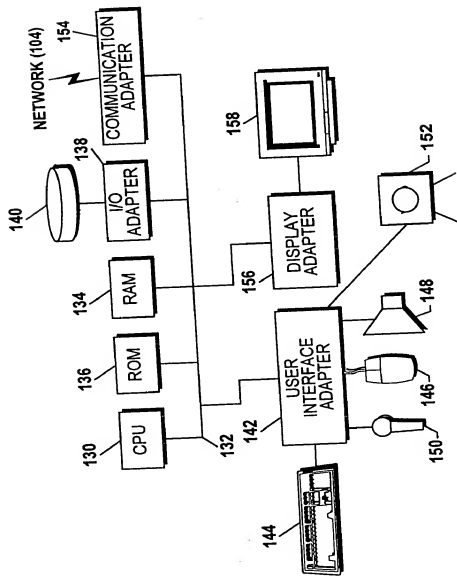


Figure 3

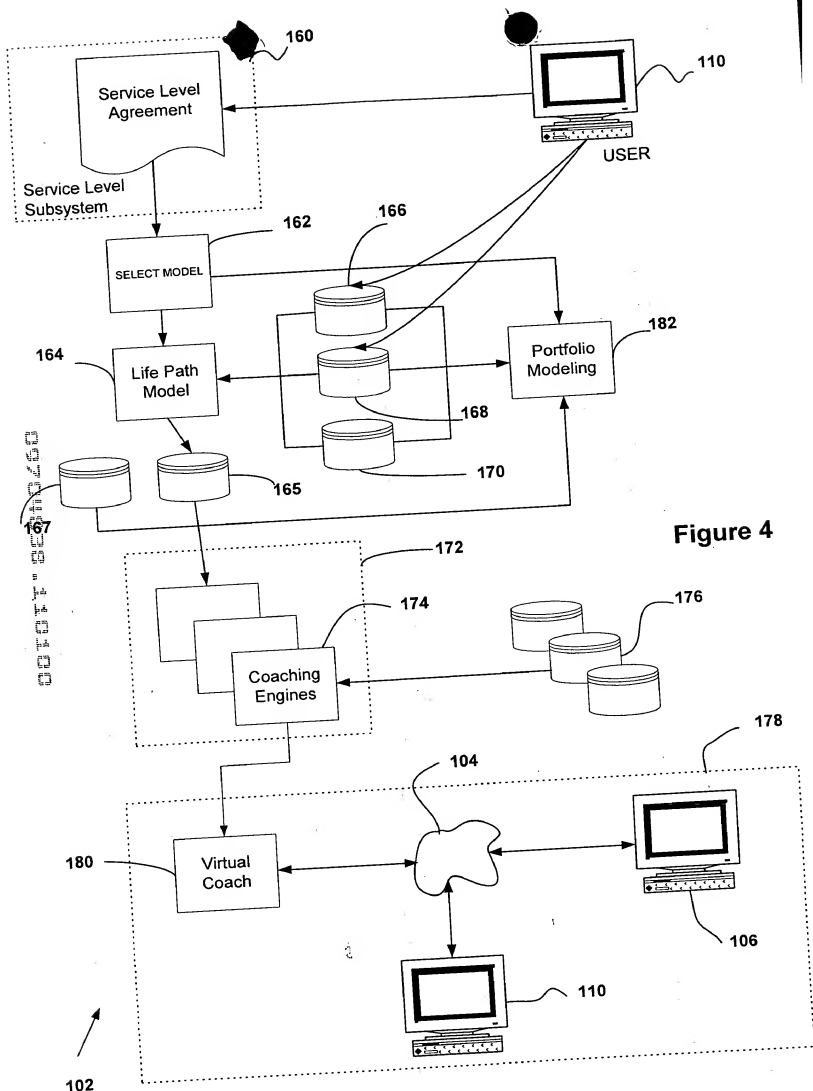
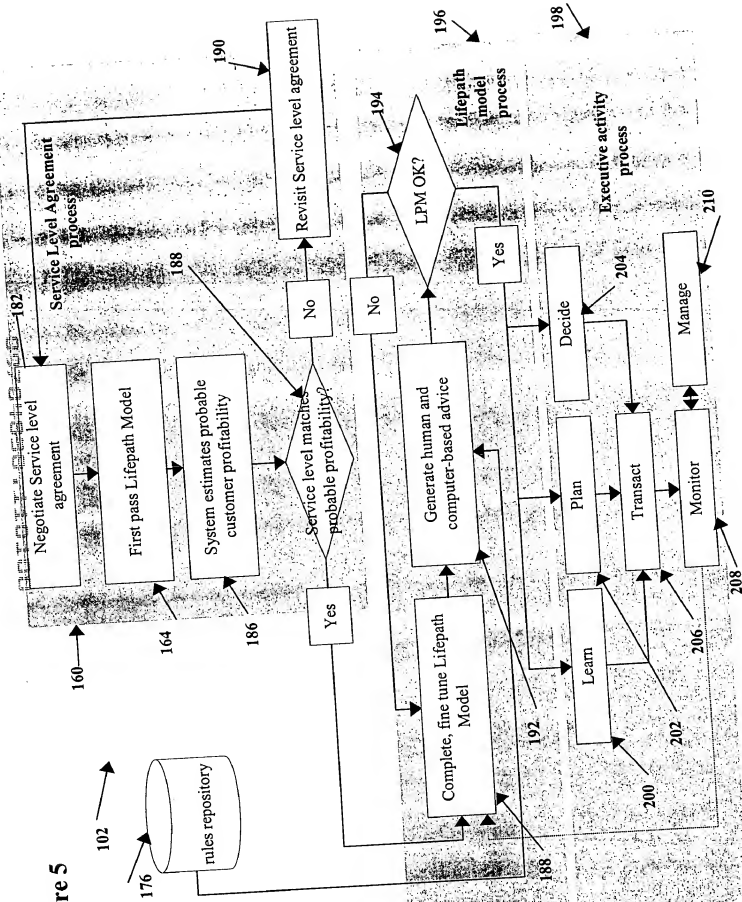


Figure 4

Figure 5



216

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

218

220

228

222

224

226

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

230

232

234

LEARN

PLAN

DECIDE

TRANSACTION

MONITOR

242

240

238

236

Figure 6

PRODUCTS & SERVICES

Deposits/Products
Loan Products
Mortgage
Bridge financing
Consumer
Home Improvement
Unsecured
Credit Card

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

You are applying for a mortgage different from the one you modeled. Would like to discuss this with Jane Wilson first?

Ground trembles beneath Japanese bank. Is surmounting over world markets.

Financial Calendar

Markets Links

DATE	12-31	1-31	2-31	3-31	4-30	5-31	6-30	7-31	8-31	9-30	10-31	11-30	12-31
1994	1	2	3	4	5	6	7	8	9	10	11	12	13
1995	14	15	16	17	18	19	20	21	22	23	24	25	26
1996	27	28	29	30	31	1	2	3	4	5	6	7	8

Contact Advisor

You've got mail!

PEAN: LIFE PATH MODEL

Both your home purchase and your children's education are pushing you into the red. Revise your home purchase plans and consider a tax deferred education savings plan.

Contact Advisor

You've got mail!

Month	Year	Income	Expenses	Net
Jan	1990	1000	1200	-200
Feb	1990	1000	1200	-200
Mar	1990	1000	1200	-200
Apr	1990	1000	1200	-200
May	1990	1000	1200	-200
Jun	1990	1000	1200	-200
Jul	1990	1000	1200	-200
Aug	1990	1000	1200	-200
Sep	1990	1000	1200	-200
Oct	1990	1000	1200	-200
Nov	1990	1000	1200	-200
Dec	1990	1000	1200	-200

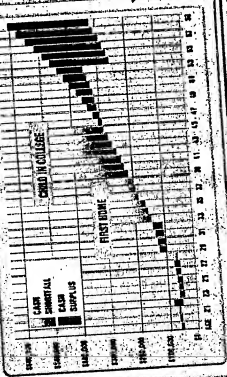
Memos Links

Financial Calendar

Ground Tomatoes
Bancroft-Johnson
bank. You control
over world markets.

You are applying for a mortgage different from the one you modeled. Would like like to discuss this with Jane Wilson first?

LIFE PATH MODEL



PRODUCTS & SERVICES

249

PERSONAL RISK MODEL

Include any combination of factors in your risk model.

247

JOB LOSS

244

DISABILITY

CASUALTY

MARKET DOWNTURN

DIVORCE

THEFT

250

FIRE

COLLUSION

RUN THE MODEL

LEARN

PLAN

DECIDE

TRANSACTION

MONITOR

Figure 7

246

EXPENSES

HOUSING

TRANSPORTATION

UTILITIES

FOOD

ENTERTAINMENT

TRAVEL

SALES

REPAIRS

TESTING

INSURANCE

TAX

LOAN

REVENUE

Press each button in turn to do a Life Path for all sources of revenue and expense.

RENT

INTEREST

PROFIT

DIVIDEND

INHERITANCE

ALLOTMENT

GRANT

RECEIVE

TRUST

OTHER

Computer
Generated
Portfolio
(No Coaching)

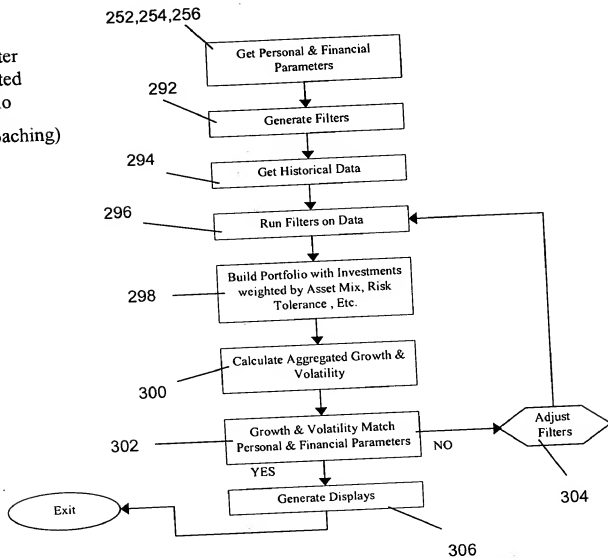
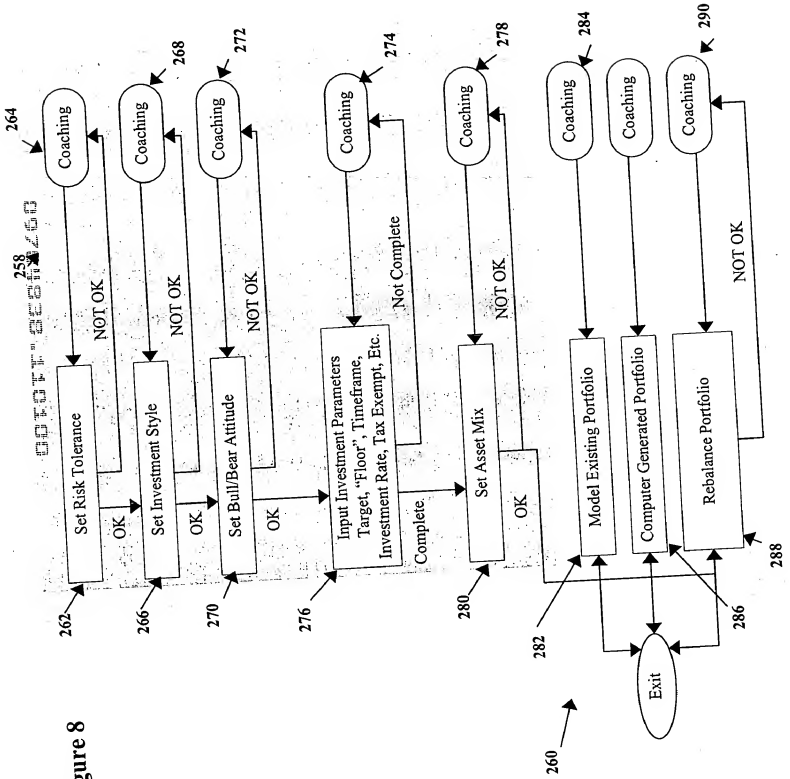


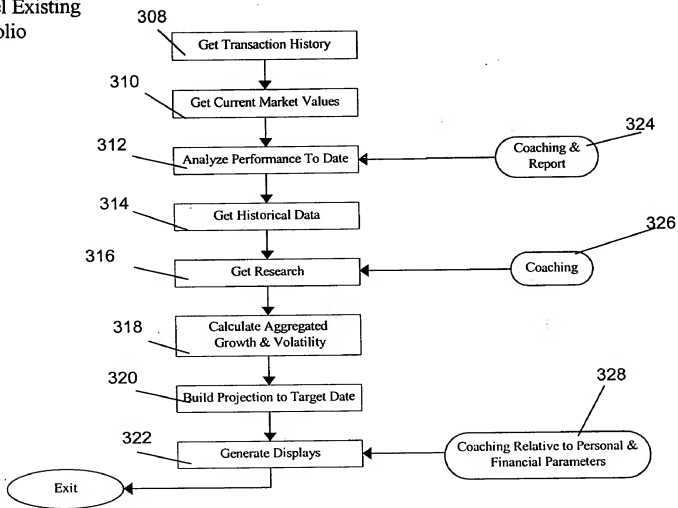
Figure 9

Figure 8



Asset Mix
Personal Financial Parameters
Personal Investment Parameters

Model Existing
Portfolio



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Figure 10